

NCC  
1/22/07 11:15:37  
BK 2.647 PG 74  
DESOTO COUNTY, MS  
W-E. DAVIS, CH CLERK

INDEXING INSTRUCTIONS:  
Lot 1670, Section F, Southaven West Subdivision,  
Section 22, T1S, R8W, DeSoto County, MS

National City/Smith/000356974C

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on November 23, 2004, William M. Smith, joined by his wife, Cole Smith, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2116 at Page 335 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 4th day of January, 2007.

National City Mortgage Co.

BY: Mendy Munday

ITS Mendy Munday, Authorized Signer

STATE OF Ohio

COUNTY OF Montgomery

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Mendy Munday, who acknowledged to me that ~~she~~ he is Authorized Signer of National City Mortgage Co., and acknowledged to me that ~~she~~ he signed and delivered the above and foregoing Substitution of Trustee on behalf of National City Mortgage Co. after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 4th day of January, 2007.

David Temple  
NOTARY PUBLIC

My Commission Expires:

8/2/2011

PREPARED BY AND RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
A&E File #15898



DAVID TEMPLE, Notary Public  
In and for the State of Ohio  
My Commission Expires Aug. 2, 2011